

Archdiocese of Milwaukee
Safeguarding All of God's Family
Instructions to Implement
Background Checks

Dear Parent,

Thank you for your interest in serving as a volunteer at Port Catholic. In order to promote and ensure that all schools within the Archdiocese of Milwaukee are operating in a safe and sound manner, consistent with its responsibilities and obligations to the faithful and to our school community, we routinely conduct background checks on all volunteers.

The background check is conducted by a consumer-reporting agency in compliance with the federal law, and is called a consumer report or consumer credit report. The word consumer simply means "individual" (a report on an individual). The report will only include a check of criminal records of individuals. The background check WILL NOT include a credit report. Please read the following disclosure notice as required by federal law prior to completing and signing the form for the report.

DISCLOSURE NOTICE FOR CONSUMER REPORTS

In connection with your volunteer duties at Port Catholic, please understand that a background check will be performed as part of normal procedure. Information will be obtained about you, from a consumer-reporting agency. A consumer report may be obtained at any time during your continued volunteer assignment. The school will repeat background checks every five years. You have the right, upon written request, and after the receipt of this notice, to request a disclosure of the nature and scope of the investigative consumer report.

Before a decision is made to deny your volunteer assignment (called adverse action), when the decision is based in whole or in part on the information contained in the report, you will be provided a copy of the report, the name, address and telephone number of the reporting agency, a summary of your rights under the Fair Credit Reporting Act (FCRA), as well as additional information regarding your rights under the law.

Note: Even though the federal act is called the Fair Credit Reporting Act (FCRA), no credit report will ever be requested. The FCRA also applies to other items of the background check such as criminal records and those listed above.

Archdiocese of Milwaukee
Safeguarding All of God's Family
Instructions to Implement Background Checks

AUTHORIZATION TO OBTAIN CONSUMER REPORT

The *Charter for the Protection of Children and Youth*, approved by the Catholic Bishops in November 2002, requires dioceses to conduct criminal background checks on all diocesan personnel and any volunteers who work with children and youth. To accomplish this we will conduct a criminal check on you through Wisconsin's Crime Information Bureau and a national data-bank criminal check called Volunteer LexixNexis. **We will only be conducting a criminal records check. We will repeat such checks at least every five years.**

Volunteer LexixNexis is considered a consumer-reporting agency, subject to the laws of the Federal Fair Credit Reporting Act (FCRA). These laws require that before a "consumer credit report" (which includes criminal record checks) is completed, you receive a summary of your rights under the FCRA (attached), and that you grant the school the authority to obtain this report.

Full Name _____
(Please Print): First Middle Last Maiden

Current Address: _____
(Permanent Address) Street Address

_____ State Zip City

_____ Social Security Number: Date of Birth:

Title Volunteer Position Seeking: _____

In connection with my application for volunteer assignment, I understand that a consumer report will be requested.

By signing below, I hereby authorize without reservation, any party or agency contacted by the Archdiocese of Milwaukee, Port Catholic School, or any agency acting on their behalf, to furnish information about me. If accepted for volunteer assignment, I further authorize ongoing procurement of the above-mentioned reports at any time during my continued volunteer assignment. I also agree that a fax or photocopy of this authorization with my signature shall be accepted with the same authority as the original.

My signature below provides acknowledgement of the disclosure notice (see reverse side) and authorization to procure a consumer or investigative consumer report.

Signature: _____ Date: _____

SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT

The federal Fair Credit Reporting Act (FCRA) is designed to promote accuracy, fairness, and privacy of information in the files of every "consumer reporting agency" (CRA). Most CRA's are credit bureaus that gather and sell information about you -such as if you pay your bills on time or have filed bankruptcy -to creditors, landlords, and other businesses. You can find the complete text of the FCRA, 15 U.S.C. §§1681-1681u. The FCRA gives you specific rights, as outlined below. You may have additional rights under state law. You may contact a state or local consumer protection agency or a state attorney general to learn those rights-

- **You must be told if information in your file has been used against you.** Anyone who uses information from a CRA to take action against you -such as denying an application for credit, insurance, or employment -must tell you, and give you the name, address, and phone number of the CRA that provided the consumer report.
- **You can find out what is in your file.** At your request, a CRA must give you the information in your file, and a list of everyone who has requested it recently. There is no charge for the report if a person has taken action against you because of information supplied by the CRA, if you request the report within 60 days of receiving notice of the action. You also are entitled to one free report every twelve months upon request if you certify that (1) you are unemployed and plan to seek employment within 60 days, (2) you are on welfare, or (3) your report is inaccurate due to fraud. Otherwise, a CRA may charge you up to eight dollars.
- **You can dispute inaccurate information with the CRA.** If you tell a CRA that your file contains inaccurate information, the CRA must investigate the items (usually within 30 days) by presenting to its information source all relevant evidence you submit, unless your dispute is frivolous. The source must review your evidence and report its findings to the CRA. (The source also must advise national CRAs -to which it has provided the data -of any error.) The CRA must give you a written report of the investigation, and a copy of your report if the investigation results in any change. If the CRA's investigation does not resolve the dispute, you may add a brief statement to your file. The CRA must normally include a summary of your statement in future reports. If an item is deleted or a dispute statement is filed, you may ask that anyone who has recently received your report be notified of the change.
- **Inaccurate information must be corrected or deleted.** A CRA must remove or correct inaccurate or unverified information from its files within 30 days after you dispute it. **However, the CRA is not required to remove accurate data from your file unless it is outdated (as described below) or cannot be verified.** If your dispute results in any change to your report, the CRA cannot reinsert into your file a disputed item unless the information source verifies its accuracy and completeness. In addition, the CRA must give you a written notice telling you it has reinserted the item. The notice must include the name, address and phone number of the information source.
- **You can dispute inaccurate items with the source of the information.** If you tell anyone -such as a creditor who reports to a CRA -that you dispute an item, they may not then report the information to a CRA without including a notice of your dispute. In addition, once you've notified the source of the error in writing, it may not continue to report the information if it is, in fact, an error.
- **Outdated information may not be reported.** In most cases, a CRA may not report negative information that is more than seven years old; ten years for bankruptcies.
- **Access to your file is limited.** A CRA may provide information about you only to people with a need recognized by the FCRA -usually to consider an application with a creditor, insurer, employer, landlord, or other business.

(CONTINUED)

- **Your consent is required for reports that are provided to employers, or reports that contain medical information.** A CRA may not give out information about you to your employer, or prospective employer, without your written consent. A CRA may not report medical information about you to creditors, insurers, or employers without your permission.
- **You may choose to exclude your name from CRA lists for unsolicited credit and insurance offers.** Creditors and insurers may use file information as the basis for sending you unsolicited offers of credit or insurance. Such offers must include a toll-free phone number for you to call if you want your name and address removed from future lists. If you call, you must be kept off the lists for two years. If you request, complete, and return the CRA form provided for this purpose, you must be taken off the lists indefinitely.
- **You may seek damages from violators.** If a CRA, a user or (in some cases) a provider of CRA data, violates the FCRA, you may sue them in state or federal court.

The FCRA gives several different federal agencies authority to enforce the FCRA:

FOR QUESTIONS OR CONCERNS REGARDING PLEASE CONTACT

CRA's, creditors and others not listed below

Federal Trade Commission
Consumer Response Center-FCRA
Washington, DC 20580 * 202-326-3761

National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)

Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6
Washington, DC 20219 * 800-613-6743

Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)

Federal Reserve Board
Division of Consumer and Community Affairs
Washington, DC 20551 * 202-452-3693

Savings associations and federally chartered savings banks (word, "Federal" or initials "F.S.B." appear in federal institution's name)

Office of Thrift Supervision
Consumer Programs
Washington, DC 20552 * 800-842-6929

Federal credit unions (words "Federal Credit Union" appear in institution's name)

National Credit Union Administration
1775 Duke Street
Alexandria, VA 22314 * 703-518-6360

State-chartered banks that are not members of the Federal Reserve System

Federal Deposit Insurance Corporation
Division of Compliance & Consumer Affairs
Washington, DC 20429 * 800-934-FDIC

Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission

Department of Transportation
Office of Financial Management
Washington, DC 20590 * 202-366-1306

Activities subject to the Packers and Stockyards Act, 1921

Department of Agriculture
Office of Deputy Administrator-GIPSA
Washington, DC 20250 * 202-720-7051